

Midwest Edition

Serving
The Retired
Military
Communities
of Illinois,
lowa,
Michigan,
Minnesota
& Wisconsin















RETIREMENT * SER_VICES * NEWSLETTER

HONOS August 2005

Concurrent Receipt &

Combat Related Compensation

Concurrent Receipt and Disability Pay (CRDP) and Combat Related Special Compensation (CRSC) are easily the most talked about issues in recent years for the military retired community. Let's take a few minutes to review and hopefully explain what they are and how they might effect your retirement pay. The 2004 National Defense Authorization Act authorized payment for as many as 200,000 of the approximately 600,000 military retirees with VA disabilities. CRDP effects certain retirees with combined Veteran Affairs (VA) disability ratings of 50% or greater, while CRSC effects certain retirees whose disabilities are combat related.

Concurrent Retirement and Disability Pay (CRDP) authorized a ten year phase in plan to eliminate the offset of retired pay for VA disability compensation for those with 50-100% disabilities. All retirees (except medical disability retirees with less than twenty years of qualifying service) who have VA disability ratings of 50% or higher will have military retired pay offset phased out over a ten year period. The law went into effect in January 2004 and is now in the second year of the phase in period. The majority of the retired pay offset will be eliminated in the first six years of the plan. The Act was changed effective



January 2005 to eliminate the phase in period for those retirees with 100% ratings, those eligible retirees should now be receiving full concurrent receipt of both VA disability compensation and military retired pay. Please note that the change was only for those with 100% ratings and does not include retirees rated 100% unemployable with less than 100% ratings. There is a proposal to include unemployable retirees with full immediate payments but at the time this newsletter went to print it had not been resolved. (Continued on page 4)

In This Issue:

HIGHLIGHTS TO KEEP YOU INFORMED

Commander's Letter

TRICARE Update

Concurrent
Receipt CDRP
& CRSC

Upcoming Retiree Appreciation Days (RAD's)

Page 2

Page 6

Pages 1 & 4

Page 19



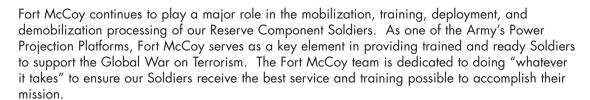


Office Of The Commander

Dear Retiree/Spouse:

I'd like to take this opportunity to introduce myself to the military retired community. I am Colonel Derek Sentinella. I assumed Command of Fort McCoy from Colonel Danny Nobles June 3, 2005. As Commander, I would like to express my sincere appreciation for the dedication you have shown and sacrifices that both you and your loved ones have made, and continue to make in support of our Great Nation.

This past year has been a very eventful one for the military retired community. The 2005 National Defense Authorization Act included significant improvements to improve the Survivor Benefit Plan (SBP) and concurrent retired pay and VA disability payments. The three year phase in period to eliminate the reduction of SBP annuity at age 62 will start in October this year. Additionally, those retirees that have been rated by the VA with 100% service connected disabilities are now receiving both full retired pay and VA disability pay. These changes represent major accomplishments and go a long way in improving military retiree benefits. You will find more information on both of these issues included in this edition of Honors. The proposed 2006 Defense Authorization Act will continue to make improvements by including legislation that would allow concurrent receipt of both SBP and Dependency Indemnity Compensation (from the VA) for eligible surviving spouses. The proposed Act also includes legislation to accelerate the SBP paid up provision from October 2008 to October 2005. The details of these proposals have still not been worked out, but it is expected that the reforms will face a tough road on the hill.



Your Retirement Service Officer (RSO), Bill Walters, continues to service the military retiree community in the states of Minnesota, Michigan, Iowa, Northern Illinois, Wisconsin, Nevada and California. As a military retiree himself, Bill is a knowledgeable source of information and is very responsive with a positive approach. If you have any questions, please contact Bill at 800-452-0923 or via e-mail at william.walters@emh2.mccoy.army.mil.

FORT McCOY - TOTAL FORCE TRAINING CENTER.

Sincerely,

Derek J/ Sentinella Colonel, US Army Commanding



Col. Derek J. Sentinella

Letter From Editor:

It hardly seems right that another year has already come and gone since the 2004 edition. This 2005 issue is the fifth edition of Honors and as in the past issues, I have attempted to put together a product that is both informational and enjoyable to read. Each year I receive many comments and suggestions on issues my readers would like to see addressed in Honors. Due to space limitations I cannot possibly include an article on each of those suggestions so I try to address the most often mentioned. Please continue to complete the survey and let me know what type of information you would like to see addressed in Honors.

Thanks for all your service and I hope that you will find this edition of Honors meets your needs.

Bill Walters, Editor Retirement Services Officer Ft. McCoy, WI 54656

Newsletter and Other Information Available on the Internet.

This newsletter is an **annual** publication published each August. It is distributed to all Army retirees in receipt of retired pay, gray area retirees and Army surviving spouses residing in California, Nevada, Wisconsin, Michigan, Minnesota, Iowa and the 32 northern most counties of Illinois. Two separate issues have been printed, a West Coast issue for residents of California and Nevada, and a Midwest issue for residents of Wisconsin, Michigan, Minnesota, Iowa and Illinois. Both issues are also available on the Retirement Services Office website. You can visit this site at www.mccoy.army.mil, then selecting Retirees and then Retirement Services Office. This website also offers additional information on many other retiree issues. It includes links to all the services retiree newsletters and much more. Please use this site and share it with retirees from other services.



www.mccoy.army.mil



Articles for this newsletter do not necessarily reflect the position of the Department of the Army, or Fort McCoy, WI. We do our best to ensure accuracy. The material in this newsletter was provided by a number of sources.

The Retirement Services Office (RSO) publishes the Retirement Services Newsletter in accordance with AR 600-8-7.

The RSO is located in Bldg. 2187, Fort McCoy, WI. We suggest that you call for an appointment before visiting the office.

You can contact us at: 800-452-0923 or e-mail: william.walters@emh2.mccoy.army.mil.

The mailing address is; Military Personnel Branch ATTN: IMNW-MCY-CAM-M 2187 South J Street Fort McCoy, WI 54656-5150 The purpose is to assist retired military personnel and their families in their benefits, rights and privileges.

Editor: Bill Walters

(Continued from Page 1)

Frequently Asked CRDP Questions

- 1. Does CRDP include any compensation for those retirees with VA disability ratings of 10-40%?
- A. No, only those retirees with 50% ratings or above are eligible for CRDP.
- 2. Are Temporary Early Retirement Authority (TERA) retirees eligible for CRDP?
- A. Yes, TERA retirees are eligible for CRDP, but they are not eligible for CRSC.
- 3. Are Reserve and National Guard retirees eligible?
- A. Yes, all Reserve and National Guard retirees with at least twenty good years for retirement purposes are eligible for both CRDP and CRSC.
- 4. I am a Medical Retiree with 15 years of combined military service. Am I eligible for CRDP?
- A. No, you must have at least 20 qualifying years of service (active and reserve/guard) for both CRDP and CRSC.
- 5. Are former spouses eligible?
- A. CRDP restores retired pay and retired pay is considered marital property subject to division in a divorce. Therefore, former spouses who have been awarded a portion of retired pay should receive an increase in their portion as the member's pay is increased by CRDP.
- 6. Who do I contact if I have questions concerning payment of CRDP?
- A. You should contact the Defense Finance and Accounting Service (DFAS) at 800-321-1080 or their website at www.dod.mil/dfas/.

Combat Related Special Compensation (CRSC)

provides payment to those retirees with qualifying disabilities associated with combat or combat operations related disabilities. Effective January 2004 all retirees (except medical and retirees with less than twenty years service) with CRSC qualifying disabilities are entitled to both full VA compensation and earned retired pay. Unlike CRDP, CRSC requires an application to initiate payment. Combat and combat operational disabilities that qualify have an assigned medical diagnosis code from the VA Schedule for Rating Disabilities (VASRD) that resulted either;

- As a direct result of armed conflict
- While engaged in hazardous service (i.e., flight, diving, parachute duty)
- ◆ In the performance of duty under conditions simulating war (exercises, field training)



- ◆ Through an instrumentality of war (combat vehicles, weapons, Agent Orange, etc.)
- ◆The parent military service will determine which disabilities qualify under the above criteria. Retirees must apply to their parent service

Frequently Asked CRSC Questions

- 1. Are all military retirees with qualifying combat related disability entitled to CRSC?
- A. No, retirees must have at least 20 years combined (active and reserve/guard) service. Thus, Temporary Early Retirement Authority (TERA) and retirees with less than 20 years of creditable service do not qualify.
- 2. Will I automatically receive CRSC?
- A. No, an application (DD2860) must be completed and submitted to your parent service.
- 3. How do I obtain an application?
- A. You can obtain an application form on the DoD website at www.dior.whs.mil/forms/DD2860.PDF or contact your RSO.
- 4. How can I check on the status of my application for CRSC?
- A. Each Uniformed Service will review the applications of their own retirees. Army retirees can check the status of their claim by calling 866-281-3254, Air Force retirees should call 866-229-7074 and Navy/Marine Corps retirees should call 877-366-2772.
- 5. Can I receive both CRDP and CRSC?
- A. No. Retirees eligible for both programs will be able to make a yearly election based on which option is more beneficial to them.
- 6. Is CRSC taxable?
- A. No, CRSC is not taxable based on current law regarding taxability income. CRDP however is taxable.

Honors Update

How Do I Change My Mailing Address for HONORS? *******

Mailing addresses for *HONORS* come from the same sources as those for Army Echoes. Please refer to the following if you need to change your address:

- Retirees entitled to retired pay should mail changes to DFAS, US Military Retirement Pay, PO Box 7130, London, KY 40742-7130 or call 800-321-1080, or fax to 800-982-6559.
- ◆ Surviving spouses in receipt of SBP should mail changes to DFAS, US Military Annuitant Pay, PO Box 7131, London, KY 40742-7131, or call 800-321-1080, or fax to 800-982-8459.

- Retirees entitled to retired pay and Survivor Annuitants can also access and make changes to their accounts online at www.dfas.mil (click on myPay-control your pay). You will then need to establish a PIN and password.
- ◆ Retired reservist not yet age 60 should mail your change to U.S. Army Human Resources Command, ATTN: AHRC-PSP-A, One Reserve Way, St. Louis, MO 63132-5200, call 800-318-5298, or fax to 314-592-0582 (ATTN: TLM9V49).

New VA Identification Card

The VA has begun issuing new Veteran Identification Cards.

The new cards will have veterans' photos on the front and identify them as enrollees in the VA's health care system. The veterans' social security number, date of birth and

a control number will be encrypted on the back. The new cards will ensure the security of veterans' personal information as well as ensuring that only eligible veterans receive the benefits and services they have earned.

Veterans should request the new card at their local VA medical center. Processing will take approximately one week once eligibility is verified. Existing cards will remain valid until new cards can be issued.

Family Members over 75 To Receive Indefinite ID Cards *****

Family members 75 years and older are to receive indefinite ID cards. Military retirees already received the ID cards with no expiration dates, but renewing ID cards upon expiration has been a continuing requirement for



family members. Eligible family members should note that although the law is in place the system has not been updated to accommodate the changes at this time. The new cards should be available starting this fall. Until the capability to issue the new cards is in place individuals

will need to continue to renew cards upon expiration as they have in the past.

With the enactment of Tricare for Life it is very important that eligible family members ensure that their ID card remain current. Check with you local ID card issuing facility this fall for the status of issuance capability for the new cards.



Healthcare language and options can be quite confusing for many. This article is intended to assist readers in understanding basic terms and definitions such as TRICARE, Medicare, Skilled Nursing Facility Care and Long Term Care. Each of these terms include the word "care" in their names but each in itself is a totally unique health care benefit.

MEDICARE
SKILLED NURSING
TRICARE FOR LIFE
FACILITY CARE
TRICARE
MEDICARE

Skilled Nursing Facility Care (SNF) is defined as a facility that has staff and equipment to provide skilled health care services to include rehabilitation, medically necessary health care services and prescription medications. Both Medicare and TRICARE cover SNF care. SNF covered benefits include room and board, prescribed drugs, laboratory work, supplies, appliances and medical equipment.

Let's start with TRICARE. TRICARE is the Department of Defense (DoD) medical antitlement program that account alignible Uniform

entitlement program that covers eligible Uniformed Services beneficiaries for medically necessary care. Eligible beneficiaries may receive care at either a DoD military treatment facility (MTF) or from TRICARE authorized civilian providers.

To be eligible for TRICARE, all Uniformed Services sponsors and family members must be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS). Enrollment can be accomplished at the nearest identification card issuing facility. You can locate your nearest I.D. facility at www.dmdc.osd.mil/rsl/ or by contacting your servicing Retirement Service Officer (RSO). Additional information on DEERS eligibility is available on the TRICARE website at www.tircare.osd.mil or by calling the Defense Manpower Data Center Support Office (DMDC) customer service line, 800-538-9552.

Medicare is a health insurance program for people age 65 or older, people who are under age 65 and disabled, and those who have End-Stage Renal Disease. Medicare benefits are separated into two parts: Medicare Part A is the hospital portion which helps pay for services such as hospital, skilled nursing facility care, home health and hospice care. Medicare Part B is medical insurance and helps pay for services such as doctors, outpatient care, laboratory tests, physical and occupational therapy, as well as health care services, for example, mammograms, flu shots and more.

For those beneficiaries who are Medicare and TRICARE eligible, **TRICARE for Life (TFL)** will pay secondary to Medicare for services covered by both Medicare and TRICARE. For those services covered by Medicare but not TRICARE (chiropractic care), beneficiaries are responsible for paying the Medicare cost shares and deductibles. For services covered by TRICARE but not Medicare, beneficiaries are responsible for paying TRICARE cost shares and deductibles. To use TFL benefits, Medicare eligible beneficiaries must be enrolled in Medicare Part B. A separate article is included in this issue regarding enrollment in Part B. Please remember that TRICARE is a last payer and only pays after all other health insurances (OHI) have paid.

For SNF care to be covered under both Medicare and TRICARE, beneficiaries must have a qualifying hospital stay of three consecutive days or more, not including the day of discharge from the hospital. They must also enter the SNF within 30 days of being discharged from the hospital. If the qualifying hospital stay is determined by Medicare and TRICARE not to be medically necessary, all SNF claims will be denied by both.

Medicare limits the number of SNF care days it covers to 100 days for each spell of illness. TRICARE, however, covers more than 100 days as long as the care is medically necessary. After the 100 day Medicare SNF benefit, a Medicare claims denial for additional days must be sent to TRICARE before TRICARE can pay.

Long Term Care (LTC) is that care provided to assist a person with eating, dressing, bathing or performing activities of daily living. Though a SNF may determine that skilled care is no longer medically necessary, a beneficiary may still require these services. Sometimes referred to as "custodial care" it is not covered under Medicare, TRICARE or TFL. Whether the care is performed in a nursing home, assisted living facility or at home LTC is not a covered service. These costs may vary and must be borne by the patient or through private long term care insurance.

Congress authorized the **Federal Long Term Care Insurance Program (FLTCIP)** in fiscal year 2001.

The program is sponsored by the Office of Personnel
Management (OPM). All federal employees, including military
retirees are eligible to purchase LTC under FLTCIP. Additional
information on FLTCIP is available at www.opm.gov/insure/ltc/
or by calling 800-582-3337.

Many commercial insurance carriers also offer LTC products and services for people needing non medical personal care needs. You can contact the Center for Medicare and Medicaid Services at 800-633-4227 to request a copy of "Choosing Long Term Care; A Guide for people with Medicare".

Additional contact numbers and websites relating to this article are listed in the reference guide in this issue of Honors.

MEDICARE Part B Enrollment Open Season Extended

Under the Medicare Modernization Act of 2003, military beneficiaries eligible for Medicare Part B who had not enrolled were allowed to enroll during 2004 with no late enrollment penalty in order to become eligible for TRICARE for Life.

Due to a problem experienced in notifying all eligi-

ble beneficiaries the open enrollment period has been extended through 2005. Eligible individuals may now enroll without penalty during 2005 through their local Social Security Office, or by contacting Social Security at 800-772-1213 or visiting www.ssa.gov/legislation/.

TRICARE Retiree Dental Program Update

First authorized in 1997 the TRICARE Retiree Dental Program (TRDP) continues to offer an affordable, comprehensive dental benefit program for the military retired community. The TRDP is a nationwide, combined fee for service/preferred provider program offering enrollees access to any licensed dentist in all 50 states, plus the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Island, American Samoa, the Commonwealth of the Northern Mariana Islands and Canada.

Enrollees may seek care from any licensed dentist, with optimal benefits available when choosing a participating "Delta Dental PPO" dentist in over 80,000 locations nationwide. The program offers coverage for a wide variety of dental services including a separate accident benefit with no waiting period.

Eligibility extends to all military retirees, including "gray area" reserve component retirees not yet age 60. Although eligibility for this group has been in effect since 1998, many retired Reserve and Guard members still do not realize they are eligible. It is important to note that as with all new retirees, the 120 day period during which a "gray area" retired Reservist can enroll in the TRDP to qualify for the 12 month waiting period waiver begins with their retirement date, not the date they reach age 60.

Additional information is available at www.trdp.org or by calling 866-471-8944.

Survivor Benefit Reform and Open Season

The 2005 Defense Authorization Act has increased Survivor Benefit Plan (SBP) annuities from 35% to 55% (of gross retired pay) for annuitants over 62 years old. The elimination of the "widow's tax" is a major reform to the SBP program. The elimination of the reduction will be phased in over a period of three and a half years. Beginning in October 2005 annuitants receiving 35% will have their annuities increased to 40%. In April 2006 it will increase to 45%, then in April 2007 to 50% and April 2008 to 55%. The change will be automatic and effected annuitants will not need to do anything to receive the increased payments.

As a result of the change in SBP an open season will be held to allow retirees who did not elect the maximum option an opportunity to make a new election. The cost has not been determined yet, but it is expected that it will cover all costs that would have been paid if the election had been made at the first opportunity to do so. In order for the new election to become

effective the retired member must live for at least two years. If the retired member dies before the end of the two year period the open season election becomes void



and all costs resulting from the new election will be refunded to the beneficiary of the voided election. At this time details of the open season have not been published by DoD. The open season will be announced as soon as the procedures are available and the form is in print. You can obtain more information on the open season at www.armygl.army.mil, or you can contact your servicing Retirement Services Officer.



Space-A-CONUS

TRAVEL TEST EXTENDED *******

The one year test to expand space-available privileges to family members traveling within the Continental United States (CONUS) has been extended. Under the test phase, eligible family members are able to travel Space-A aboard military flights when accompanied by their sponsors. Please note that the test does not apply to Guard and Reserve members who are retired but not yet eligible for retired pay benefits. Prior to the test family members were prohibited from flying space available within CÓNUS.



Additional Space-A information is available through the Headquarters Air Mobility Command (AMC) Passenger Policy Branch website at: http://public.amc.af.mil/SPACEA/spacea.htm.

Social Security Application Tips

Applying for Social Security is an important event in your life and you need to be proactive and have all the documentation required. Here are a few tips for you if you are approaching your 62nd birthday and preparing to apply for Social Security benefits.

- You may apply for benefits three months before your 62nd birthday.
- It is advised that you call the Social Security Administration Office for an appointment and list of documents and information for your application.
- Your application will not be processed without all of your DD214's or verification of your military service. If you do not have that information you may request copies from www.archives.gov. research_room/vetrecs or by contacting your County Veteran Service Office for assistance in obtaining these documents.
- ◆ Visit the Social Security website at www.ssa.gov for more information.

Owning Your Own Home Has Become Easier

The Veteran's Benefits Improvement Act of 2004 will make owning your own home more affordable for many veterans. The Act authorizes no-down-payment loans of up to \$359,700 while keeping loan limits in step with increasing home values and allows the VA to guarantee one-year adjustable rate mortgages. The VA guaranteed home loans are made to veterans, service members, and reservists so they can receive a good interest rate without making a down payment. You can obtain more information on VA home loans at www.homeloans.va.gov or by contacting your local County Veteran Service Office.



ACAP Career and Alumni Program Transition Services

What is the Army Career and Alumni Program (ACAP)? ACAP is the Army's premiere transition assistance program for service members and their family members who are leaving the Army. ACAP assists with transition decisions, writing resumes, completing applications and developing a career plan. ACAP has self paced systems that put your future at your fingertips. It uses computer based training to provide job assistance training, practice interviews and related transition support. Your ACAP Center is an excellent place to go for employment assistance and the Army has recently extended eligibility for this program to retirees and their adult family members for life on a space available basis. ACAP centers are located at most Army installations around the world. For more information on ACAP and to locate your nearest ACAP center you can visit their website at www.acap.army.mil.



Is Your Federal Tax Witholding Accurate?

April 15th is past, but when you filed your return were you surprised by the amount of tax you owed or are you still trying to determine how to pay it? Or, did you end up waiting for a refund of a large amount of money you could have used during the year? Either way you may want to adjust the amount being withheld from your retired pay.

Taxes are a pay as you go system. After you retire taxes need to be paid by having money withheld from your pension monthly or by paying quarterly estimates. Withholding from your military retirement is easy as you can determine and adjust the amount withheld. You can access and make changes to your retired pay by establishing a MyPay account with the Defense Finance and Accounting Service (DFAS) at https://mypay.dfas.mil. You can also contact DFAS at 800-321-1080.



Additional income tax information is available online at www.irs.gov or by calling your local IRS office.

Wearing of the Army Physical Fitness Uniform

Army retirees are now authorized to wear the Physical Fitness (PT) and Improved Physical Fitness Uniforms (PFU and IPFU). Uniform wear policy is described in Army Regulation 670-1, Wear and Appearance of Army Uniform and Insignia.

Retirees may wear parts of the PFU or the IPFU with civilian attire off the installations. When wearing the PFU or the IPFU as a complete uniform (i.e., trunks and short-sleeve shirt/sweatshirt or sweatpants with short-sleeve shirt or sweatshirt), retirees will wear only authorized accessories corresponding to those worn by personnel of the active Army. Sleeves must be

kept down on the sweatshirt or jacket with the legs down on the pants and T-shirts tucked inside the trunks. Sleeves of the IPFU sweatshirt or jacket may not be pushed up. The black knit cap must be pulled down snugly on the head, with the bottom edge of the cap folded up, not rolled.

The IPFU is now available at all Army & Air Force Exchange Service (AAFES) Army locations and on line at www.aafes.com or by calling 800-527-2345. If you have questions concerning the wear of the PT uniform it is suggested that you contact your nearest AAFES facility.

Casualty Reporting Procedures

Retiree and Survivor Benefit Annuitant deaths need to be reported to the Defense Finance & Accounting Service (DFAS). You can reach the Casualty Reporting office at DFAS by calling 800-321-1080. Be prepared to provide the deceased members' name, social security number, date of death and contact information for a designated beneficiary or next of kin. Upon receipt of the casualty report, a DFAS representative will initiate casualty processing. Additionally, all retiree/annuitant deaths need to be reported to the Defense Enrollment Eligibility

Reporting System (DEERS). You can contact DEERS at 800-538-9552 or any I.D. card issuing facility. A list of those facilities in your area is included in this issue. California residents should contact DEERS at 800-334-4162. A Causality Assistance Checklist is available on the G-1 Retirements Services website at www.odcsper.army.mil and selecting Post Retirement.



Information

At Your Fingertips *****************************

telephone.			
Fort McCoy Retirement Service Office	800-452-0923	TRICARE Senior Pharmacy	877-363-6337
DA Casualty Assistance Office (To report the death of a retiree)	800-626-3317	TRICARE for Life	888-363-5433
Deers Verification (Update I.D. records)	800-538-9552	Armed Forces Retirement Homes (Soldiers' & Airmen's Homes) Washington D.C. Gulfport, MS	800-422-9988 800-332-3527
Defense Finance & Accounting Office	800-321-1080	VA Regional Office	800-827-1000
(Retired & annuitant pay issues)		(VA benefit issues)	
Human Resource Command (Gray area retiree issues)	800-318-5298	Federal Long Term Care Insurance	e 800-582-3337
VA Burial Information	800-697-6947	Other Military Retired Affairs Off	800-255-8950
Medicare Information	800-772-1213	Marine Corps Air Force	800-336-4649 800-531-7502
TRICARE World Wide Information	800-874-2273	Army Recreation Centers	
Delta Dental (Retiree Dental Program)	888-838-8737	Dragon Hill, Korea	800-367-6027 011-49-8821-9440 011-822-790-0016
Express Scripts (Mail Order Pharmacy)	866-363-8667	Shades of Green, Florida	888-593-2242



DA Retirement Services

http://www.armyg1.army.mil/retire

Fort McCoy Homepage

http://www.mccoy.army.mil

DFAS-Cleveland (Retired Pay) & DFAS-

Denver (Annuitant Pay)

http://www.dod.mil/dfas/

Veterans Administration

http://www.va.gov

Military Funeral Honors

http://www.militaryfuneralhonors.osd.mil

Burial & Memorial Benefits

http://www.cem.va.gov

DOD Military Health Care System (TRICARE)

http://www.tricare.osd.mil

Delta Dental Plan

http://www.trdp.org

Express Scripts (Mail Order Pharmacy)

http://www.express-scripts.com

Federal Long Term Care Insurance

http://www.ltcfeds.com

Medicare

http://www.ssa.gov/mediinfo.htm

Social Security

http://www.ssa.gov

National Personnel Records Center

http://www.nara.gov/regional/stlouis.html

National Archives and Records Administration

http://www.nara.gov

Army & Air Force Exchange Service

http://aafes.com

RAPIDS Site Locator (DEERS

Enrollment & ID Card Issuing Facilities)

http://www.dmdc.osd.mil/rsl

SITES Home Page (Information about military installations)

http://www.dmdc.osd.mil/sites/owa/ShowPage?p=index

Military Living Publications (Includes Space A Travel Information)

http://www.militaryliving.com

U.S. Army Human Resource Command - Army Reserve

https://www.hrs.army.mil/site/reserve/





To better serve the retired community we would like your opinion on the services provided by the Fort McCoy Retirement Services Office. Please take a few minutes to complete and return this survey. Mail your completed survey to: Military Personnel Division, ATTN: IMNW-MCY-CAM-M, 2187 South J Street, Fort McCoy, WI 54656-5150 no later than October 30, 2005. Thank you for your time and cooperation.

5-Excellent

1. How would you rate this edition of the Retirement Newsletter, "HONORS"? For each of the following items please rate the Newsletter using the scale below.

How does the Newsletter rate on:					
★ providing you with meaningful information?	1	2	3	4	5
★ being a credible source of information?	1	2	3	4	5
★ keeping abreast of issues?	1	2	3	4	5
★ responding to your needs?	1	2	3	4	5

3-Average

- 2. What topics would you like to see addressed in future issues of "HONORS"?
- 3. Have you contacted the Retirement Services Office at Fort McCoy? If yes, please rate your experience using the same scale as in number 1.

How did your experience rate on:

2-Marginal

★ overall appearance?

- ★ response to requested information?
 1 2 3 4 5

 ★ courtesy?
 1 2 3 4 5

 ★ timeliness?
 1 2 3 4 5
- 4. Please circle your status. Retiree Spouse Widow/Widower

5. Please circle your age group.

Under 35 36-44 45-54 55-64 65-74 75 and over

6. What changes would you like to see in future issues of "HONORS"?



IFAR ALONG PERF. FOLD IN HALF WITH MAILING ADDRESS SHOWING. TAPE OPEN END TOGETHER. (**DO NOT USE STAPLES**)

MILITARY PERSONNEL DIVISION ATTN: IMNW-MCY-CAM-M 2187 SOUTH J STREET FORT MCCOY, WI 54656-9941

U.S. Postage Required

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Where Else But Fort McCoy?

Fort McCoy has something for everyone. Check on the opportunities and services available at one of the Army's best kept secrets.

Community Activity Center, Bldg 2000
Recreation Center, 388-3213 - There's always something to do at the Recreation Center. Watch big screen TVs, play arcade games, ping pong, pool or foosball. Rent a movie and TV, VCR or DVD player.

Information, Tickets, and Reservation (ITR), 388-3213 - The ITR office sells discounted tickets to local and national attractions including Disney World, Sea World, Noah's Ark and much more. Area attraction guides are also available to plan your vacation destination. The ITR is also an Armed Forces Vacation Club (AFVC) and Armed Forces Recreation Center (AFRC) outlet. The AFVC is a space available program offering condominium vacations at resorts for only \$264 per unit per week. The AFRC resorts in Florida, Germany, Hawaii, and Korea are operated by the U.S. Army Community and Family Support Center and all are ideal vacation destinations.



Arts and Crafts Center, 388-4353 - Spend time getting to know your creative side. Learn many craft skills in our Arts & Crafts classes. Call for class types and times.

Auto Craft Shop, Bldg 1763, 388-1763 - Keep your vehicle in great shape and save money. Use any of eight bays. Auto repair manuals and sales store are also available.

MWR Car Wash, Bldg 1568 - Keep your vehicle looking new by using the self serve bay or the brushless automatic car wash. The facility is open 24 hours and has automatic door openers, spot free rinse, free dryers and canopy detailing area. Tokens can be purchased at the Community Activity Center (Bldg 2000) or quarters are accepted.

Rumpel Fitness Center, Bldg 1122, 388-2290 - An ideal place to remain fit for life. The center offers everything from cardio theatre to basketball courts. Weekly fitness classes include water aerobics, all abs and cycling. Swim lessons and sports leagues/tournaments are held throughout the year. Work with a personal trainer to create a program just right for you.

Drug Abuse and Control Program, Bldg 2111, 388-2441 - The U.S. Army's Alcohol and Control Program (ADAPCP) is designed to address needs of Soldiers, civilians, retirees, and family members. The program is completely confidential and non-punitive.



MCCOYS, Bldg 1571, 388-2065 - MCCOYS has all you need to have fun. Bowling center, golf swing simulator, pool and arcade games. Enjoy a cold beverage at the bar or visit the courtyard. Enjoy Primo's Express for a variety of fine eating. Watch your favorite sports team on one of the many large screen TVs. Banquet and meeting rooms are available for receptions, retirements and parties.

Whitetail Ridge Ski Area, Bldg 8061, 388-4498 - The Ski Area offers lighted downhill ski and tubing slopes with ski lift and tow along with cross country trails, equipment rentals, sales store, lessons and ski patrol on duty. Open mid December through mid March



(weather permitting), Thursday through Sunday. Try out the new paint ball field open year round.

Whitetail Ridge Chalet, Bldg 8061, 388-2260 - Visit the Chalet during the winter season to relax by the fireplace and enjoy the full service bar and an appetizer, sandwich or pizza. The Chalet is available for private parties and meetings.

Pine View Campground, Bldg 8053, 388-3517 - Enjoy the outdoor experience at Pine View Campground. Open year round, Pine View offers RV and tent camping, log cabins, a duplex lodging unit, yurts, camp store and much more. Military retirees receive discounted pricing. Call to make your reservations.

Equipment Check Out Center, Bldg 8053, 388-2619 - Rent recreational equipment for daily or weekly use. Items include boats, motors, canoes, bicycles, campers and much more. Military retirees receive discounted pricing.

For more information on these or other MWR facilities please call the MWR Events Line toll free at 877-864-4969 or visit www.mccoymwr.com.



Attendees at some 2005 Retiree Appreciation Days will have the opportunity to register for a Grand Prize drawing for a Hawaiian Vacation for Two. The Grand Prize will include round trip, coach air fare from Los Angeles to the island of Oahu, five nights hotel accommodations and six day car rental, will be awarded to one lucky retiree registering at a 2005 RAD. The prize is valued at up to \$2,500.00 and travel is valid through December 15, 2006. Only retired military personnel are eligible to register and no purchase or other consideration is necessary to enter. Stop by a SATO Travel booth at your local RAD and join in the festivities. Check out their special rates and register for the Grand Prize and many additional prizes to be awarded at the local RADs.

SATO values its retired customers and works to provide excellent customer care and vacations at a better than competitive price. Go ahead and don't wait any longer! Check out the fantastic travel opportunities available at incredible prices.

SATO Travel, Fort McCoy provides complete vacation planning services for all retirees. With over 50 years of experience, they will find you the best value for your vacation. Contact the Fort McCoy office at 608-366-1060 or toll free at 877-304-8456.

Wisconsin launches "Mission Welcome Home"

Wisconsin has earned a reputation for instituting programs that meet the needs of it's veterans and their families. With that said, the Wisconsin Department of Veterans Affairs (WDVA) is proud to announce its latest new initiative, "Mission, Welcome Home". The goal is to meet the needs of our veterans by assisting in their transition into their communities upon return from service. To accomplish this we will focus our energies by relying on the wealth of experience among the older generations of veterans.

First, we will create an Ambassador Program to help answer the question, "What can I do to help?" We will do this by linking veterans who have experience to returning troops and their families, drawing from their real life experiences in utilizing veterans programs and readjusting to civilian life. This process will also encourage civilian and community organizations to participate.

Next we will build working relationships with the Chambers of Commerce in Wisconsin and businesses in their communities to provide meaningful materials to help newly returning veterans to get a good start upon their return. Examples would be discounts on new cars, financial planning services, groceries, resume writing assistance, etc.

We will then provide enhanced Recently Separated Veterans Program (RSVP) packets to every military service member returning to Wisconsin. These packets will clearly spell out the services available and the organizations that are participating in the Mission. The information will also be available on a new and improved WDVA website.

The Mission is a building process and has generated a tremendous response from legislators, veteran's organization, businesses, etc. We want to ensure that veterans receive the



benefits they deserve. Although this new generation of veterans has fought with methods and technology not familiar in the past, they do face the same uncertain transitions of returning home after fighting abroad. We want to ensure they have all the tools and support to ensure success and be productive citizens.

I encourage each and every one of you to discuss within your communities how you can support this initiative. The WDVA welcomes your ideas and will work with you and your organizations. The WDVA staff is available to make local presentations upon request. Please contact Jeff Johnson at 608-266-3916 or via email at Jeffrey.johnson@dva.state.wi.us with any ideas or suggestions you may have to enhance this effort.



I.D. Card Facilities/DEERS

ILLINOIS

Site Name 182 MSS 183 MSS 308 CA BDE 416 ENCOM 85th Division 932 AAG AG HQ State Great Lakes NTC MCR Joliet NMCRC Peoria NMCRC Rock Island NRC NRC Forest Park NRRC Great Lakes RTC Great Lakes RTC Great Lakes	Peoria Springfield Homewood Darien Arlington Hts Scott AFB Springfield Great Lakes Joliet Peoria Rock Island Decatur Forest Park Great Lakes Great Lakes	Service ANG ANG USAR USAR USAFR ARNG USN USMCR USNR USNR USNR USNR USNR USNR USNR	Phone 309-633-5181 217-757-1308 708-957-9568 630-910-3213 x213 or x215 847-506-7616 618-229-7531 217-761-3443 847-688-5550 x385 815-725-7828 309-697-5755 309-782-6084 217-875-1733 708-697-6800 847-688-4210 847-688-2767

IOWA

Site Name	City	Service	Phone
132 MSS	Des Moines	ANG	515-256-8530
185 MSF Sgt Bluff	Sgt Bluff	USAFR	712-233-0534
3d COSCOM	Des Moines	USAR	888-782-2266
AG HQ State	Johnston	arng	800-294-6074
649th ASG	Cedar Rapids	USAR	319-362-6620
NMCRC	Des Moines	USNR	515-285-5581
NMCRC Waterloo	Waterloo	USN	319-233-8731
NRC Dubuque	Dubuque	USNR	319-556-2144
NRC Sioux City	Sioux City	USNR	712-276-0130
USCG Keokuk	Keokuk	USCG	319-524-7511
671st TRP Cmd	Iowa City	arng	319-337-7675

MICHIGAN

Site Name	City	Service	Phone
11/84th Division	Livonia	USAR	734-367-2401
110 MSS Battle Creek	Battle Creek	ANG	269-969-3216
127 MSS Selfridge ANGB	Mt Clemens	ANG	586-307-4516
300th MP CMD PW	Inkster	USAR	313-561-9510
927th MSS	Mt Clemens	AFR	586-307-2480
AG HQ State	Lansing	arng	<i>517-</i> 702- <i>5</i> 116
CRTC Alpena	Alpena	ANG	989-354-6220
Camp Grayling	Grayling	arng	989-344-6100
Defense Reutilization Service	Battle Creek	DLA	269-961-7022
NMCRC Battle Creek	Battle Creek	USNR	616-968-9216
NMCRC Grand Rapids	Grand Rapids	USNR	616-363-6889
NMCRC Lansing	Lansing	USNR	517-482-9150
NRC Saginaw	Saginaw	USNR	989-754-3091
NRF Marguette	Gwinn	USNR	906-346-8767



MICHIGAN (continued)			
Site Name Tank Auto Command USCG Air Station Traverse City USCG Detroit USCG Grand Haven USCG Sault Ste Marie NRC Saginaw NRC Detroit, Selfridge AGNB	City Warren Traverse City Detroit Grand Haven Sault Ste Marie Saginaw Mt. Clemens	Service USA USCG USCG USCG USCG USCG USCG USMCR USNR	Phone 586-574-8074 231-922-8228 313-568-9571 616-850-2517 906-635-3242 989-754-1442 586-307-5330
MINNESOTA			
Site Name 133 MSS 148 MSS 88th RSC Ft Snelling 934 MSF AG HQ State Camp Ripley NMCRC St. Paul NRC Duluth 367th Engineer Bn	City St Paul Duluth St Paul Minneapolis St Paul Little Falls St Paul Duluth St. Cloud	Service ANG ANG USAR USAFR ARNG ARNG USNR USNR USNR	Phone 612-713-2061 218-788-7212 612-713-3202 612-713-1085 651-282-4579 320-632-7400 612-726-9391 218-722-3454 320-251-7942
WISCONSIN			
Site Name 115 MSS 128th AFG 440 CSG G. Mitchell 84th Division Milwaukee AG HQ State CRTC Volk Field Fort McCoy NMCRC Green Bay NMCRC Madison NMCRC Milwaukee NRC LaCrosse USCG PRO Wausau National Guard Armory	City Madison Milwaukee Milwaukee Milwaukee Madison Volk Field Fort McCoy Green Bay Madison Milwaukee LaCrosse Marinette Wausau	Service ANG ANG AFR USAR ARNG ANG USA USNR USNR USNR USNR USNR USNR USNR	Phone 608-245-4468 414-944-8245 414-482-5331 414-535-5987 608-242-3420 608-427-1203 608-388-4563 920-336-2444 866-356-3453 414-744-9764 608-788-2565 715-735-4159 715-845-1011

Medals awarded while in active service are issued by the individual military services if requested by veterans or by the next of kin of deceased veterans. Requests for the issuance or replacement of military service medals, decorations, and awards should be directed to the specific branch of the military in which the veteran served. Army and Air Force veterans need to send requests through the National Personnel Records Center (NPRC) for verification of awards and NPRC will then forward those requests to the appropriate service department for issuance.

Requests for replacement medals should be submitted on Standard Form 180, "Request Pertaining to Military Records." Forms may be obtained from your County Veteran Service Office, by calling the Veteran Administration regional customer service center at 800-827-1000 or online at www.vba.va.gov/pubs/otherforms.htm.

When requesting medals, type or clearly print the veteran's full name, branch of service, service number or social security number and provide the veteran's exact or approximate dates of military service. Requests must contain the signature of the veteran or the signature of the next of kin if the veteran is deceased. When available, include a copy of the discharge or separation document, WDAGO Form 53-55 or DD Form 214.



The Fort McCoy Main Council Is Here To Serve

The Fort McCoy Retiree Council represents retirees in the five state area of Minnesota, lowa, Michigan, Wisconsin and Northern Illinois. The Council oversees five area councils, Lower Michigan, Twin Cities, Duluth, Rock Island and Fort Sheridan. The Fort McCoy Council is made up of representatives of area councils as well as additional members from all services throughout the Midwest. The Council meets three times each year to discuss retiree issues and benefits. It then submits recommendations dealing with those issues to the Army Chief of Staff Retiree Council. So, you can see that the Council serves as a voice of the retired community. The Council membership listing is included below. All members are retired Army unless indicated otherwise. Feel free to contact any of the members if you have an issue or concern that you would like addressed.

LTC John Nowicki	Chairman	952-894-1857
SGM Donald Swanson	Vice-Chair	<i>608-752-4851</i>
MG William Levine		847-432-3211
SSG Joseph Sepulvado		715-886-4092
CW2 Rita Cox		<i>651-460-3787</i>
COL Louis Erbstein		515-279-8549
MAJ David Hogue, USAF		<i>608-787-5173</i>
LCDR Forrest Mades, USN		608-372-5771
LTC Marvin Westenburg		608-269-7270
Mrs. Helen Johns, Widow		608-752-9205
COL Timothy Quinlan, USM	IC	262-786-3087
LTC Edward Brothers		847-695-5942
CSM Donald Rosenbauer		262-375-1984
SGM Robert Rush		<i>715-284-4605</i>
MSG Harold Keene		414-961-2111
SGT Duane Field		651-493-4410
MSG Delbert Jackson		319-872-3276
COL Tod Kulas		715-325-3679
SSG Walters Melms, USAF		810-325-1273
CW4 James McAtee		563-322-4823
COL Charles Lucas		708-223-0868
LTC Arthur Alm		651-699-1105
MSGT Robert Gomes, USAI	=	218-729-5748
USCG Representative - Cur		

Rock Island Arsenal Has Something For Everyone

Rock Island Arsenal has a variety of programs and services for the retired community. Some of the most popular MWR quality of life programs offered are listed in this article. Visit their Morale Welfare and Recreation (MWR) website at www.riamwr.com or contact them at 309-782-4420 for additional information.

Information, Tickets & Registration, Bldg 60, 782-5890 - The Information, Ticket & Registration (ITR) offers discounted tickets to local community events, hotels, travel and more. ITR can answer many of your entertainment needs for movie tickets to travel.



Outdoor Recreation, Bldg 351, 782-8630 - Outdoor Recreation Office features a diverse range of affordable equipment that can be reserved for both long term and short term use. Some of the more popular equipment includes; special event, camping, boating and water sports, and home improvement equipment.

Cannon Flats Driving
Range, 782-0090 - Located
just inside the Moline entrance,
the Cannon Flats Driving Range
opened in May 2004. The
range is open April through
November, weather permitting.
Daily hours are dawn-2200.
Cannon Flats offers one on one



golf pro lessons, clinics, pre-paid golf key discounts, as well as monthly events and promotions.

Food Services, Bldg 60, 314-1020 - Food Services specializes in full, onsite catering. They have four banquet facilities for meetings and special events of all sizes. They also operate a food court with an array of vendors to satisfy even the most health conscious palate.

The Arsenal Club, Bldg 60, 788-4860 - The Arsenal Club has a full service bar and grill with daily specials and entertainment. The Club is open Tuesday through Friday from 1430-2200. A different buffet is featured each month. Visit the Club and check out one of the dart or pool leagues.



Illinois Offers Educational Veteran Benefits

Illinois ranks among the top five states in the nation serving veterans in education and training programs. Its colleges, universities and job training facilities serve more than 17,000 veterans, reservists and eligible dependents annually under the G.I. Bill. The state receives over \$33 million each year in support of veterans and eligible family members enrollment in education and training facilities and has more than 800 approved education and training facilities for enrollment of veterans and eligible family members. Illinois offers a variety of scholarships and educational opportunities for qualifying family members of certain veterans.

Financial aid is provided to each child between 10 and 18 years of veterans who died or became totally disabled as a result of service during conflict periods. Attendance means a state educational institution or elementary grade, a high school or business college, vocational training school or other educational institution.

The Illinois Veteran Grant Program pays tuition and certain fees at Illinois state supported colleges and universities.

The State Approving Agency approves training for veterans in the areas of higher education, apprenticeship training, vocational training, and on the job training.



Additionally, a variety of scholarships are available for certain family members of veterans. These include a MIA/POW, Illinois National Guard, and County Honorary scholarships.

To learn more about these educational benefits as well as other Illinois veterans benefits visit Illinois Department of Veterans Affairs (ILDVA) website at www.state.il.us/agency/dva or contact your local County Veteran Service Officer. You can also call the ILDVA at 866-524-4564.

In order to provide special recognition for the service of military veterans of WWII and Korean War, Michigan authorizes the board of Michigan school district to award a high school diploma to eligible WWII and Korean War veterans. They recognize the important contribution and sacrifice this generation of men and women made in our nation's defense. On behalf of the State of Michigan, the Department of Military and Veterans Affairs



encourages school districts to present these diplomas to eligible veterans. Applications may be completed by the veteran or on his/her behalf by a spouse or close relative of the veteran. More information is available on this and other Department of Military and Veteran Affairs (DMVA) benefits at www.michigan.gov/dmva or by contacting your local County Veteran Service Office (CVSO). You can locate your CVSO in the telephone directory under "County Government". You can also reach the DMVA customer service office at 517-335-6523.

The DMVA also publishes a "Handbook for Military Retirees". The handbook can be downloaded at the site listed above or by contacting Ken Baldwin at 517-483-5692.





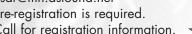
UPCOMING

RETIREE APPRECIATION DAYS



Camp Ripley - Little Falls, Minnesota

August 27, 2005 Training/Community Center 0800-1130 (1st session) and 1200-1530 (2nd session) 320-255-1492 (ask for Tony) usdr@mn.astound.net Pre-registration is required. Call for registration information. Space is limited. No walk ins accepted.





Fort McCoy, Wisconsin

September 2, 2005 0715-1500 800-452-0923 william.walters@emh2.mccoy. army.mil Pre-registration is required. Form included in this issue.



Duluth, Minnesota

September 16, 2005 Holiday Inn Hotel & Suites 0730-1300 218-725-5285 GomesR@co.st-louis.mn.us Pre-registration is required. Form included in this issue.



Twin Cities, Minnesota

September 17, 2005

Mystic Lake Casino - Hotel 0730-1700 (800) 231-3517 or 612-727-2854 Pre-registration is required. Form included in this issue.



Rock Island, Illinois

October 29, 2005 Rock Island Army Arsenal, Bldg 60 0700-1300 563-322-4823 Pre-registration is required. Form included in this issue.

Visit the Minnesota Military Museum

Nowhere in Minnesota are the experiences of military men and women so vividly captured and interpreted for the public as at the Minnesota Military Museum. The museum's mission is to document, preserve, and explain military history as experienced by Minnesotans, to seek more broadly to enhance public understanding of how armed conflict and military institutions have shaped our state and national experience. Indoor and outdoor exhibits depict the stories and contributions of Minnesotans who served in all branches of service, in time of peace and war, from Minnesota's early years through the World Wars, to the conflict in the Persian Gulf and today.

The Museum is located on Camp Ripley, squarely in the center of the state, approximately seven miles north of Little Falls on Highway 115, it features exhibits on all of America's major wars since Minnesota became a state in 1868, State Forces, Forts on the Frontier, The Arms Room, Honors, and special seasonal exhibits. It is open Wednesday through Sunday from late May to early September and Thursday and Fridays the rest of the year. It is operated by the Military Historical Society and the Minnesota Department of Military Affairs (MDVA). Individuals wishing to support the museum are invited to become members of the Society. Additional information is available via email at mnmuseum@brainerd.net or by phone at 320-632-7374.



Retiree Councils represent the military retiree community. Councils provide an avenue for suggestions and recommendations to reach the proper level in the chain of command. The councils also plan and implement programs/ Retiree Appreciation Days to provide up to date information on benefits and entitlements to the retired community. Retiree councils are made up of volunteers from their local areas. These volunteers often do not receive the thanks they deserve. Contact your nearest council representative to express your appreciation and inquire on meeting schedules as well as possible membership opportunities.

Midwest Councils Sponsored by Ft. McCoy are listed below:

	Chairman	Phone
Fort McCoy Main Council	John Nowicki LTC, USA Ret	952-894-1857
Twin Cities Area Council	Tom Alm LTC, USA Ret	651-699-1105
Duluth/Superior Area Council	Robert Gomes MSGT, USAF Ret	218-749-7110
Sheridan Area Council	Charles Lucas COL, USA Ret	847-266-2475
Michigan Area Council	Walter Melms SSG, USAF Ret	586-307-4317
Quad Cities Area Council	James McAtee CW4, USA Ret	563-322-4823

In addition to these councils there is also assistance available for retirees at the following Retiree Activity Offices (RAO).

In **Madison**, information and assistance is available by the Retired Activities Office (RAO). The RAO is located at 2400 Wright Street and is manned by knowledgeable volunteers on Tuesdays and Thursdays, 0730-1130. You can reach the RAO at 800-335-5147, ext 3115 or via email at widma.retiree@dma.state.wi.us. You can also visit their web site at http://dma.wi.gov.

There are 2 Retired Activities Offices (RAO) in **Milwaukee**. Assistance is available at the Naval & Marine Corps Training Center, 2401 South Lincoln Memorial Drive Monday thru Thursday, 0900-1500. You can reach them at 414-744-9766. An additional RAO is located at the U.S. Air Force-440th Air Lift Wing, 300 East College Avenue. Office hours are Tuesday thru Thursday, 1000-1400. You can contact them at 414-482-5207.

In the **Chicago** area you can visit the Fort Sheridan Retiree Office at 3105 Blackhawk Drive, Building 565, Fort Sheridan. The office is staffed by volunteers Monday thru Friday, 0900 - 1200. You can contact the office at 847-266-2475. Additionally, the Air Force Retiree Office is located (formerly located at the O'Hare Air Force Reserve Facility) at the Arlington Heights Army Reserve Center. Hours are Monday thru Friday, 0900 - 1500. You can reach the office at 800-741-4650, extn 7625 or 847-506-7625.

Located in the **Twin Cities** is the Retiree Activity Office, 760 Military Highway, Building 727, Minneapolis. Hours are Monday thru Friday, 1000 - 1400. You can contact them at 800-231-3517 or 612-713-1516.

Each of the above Retiree Activity Offices provide service for retirees of all branches. The offices are manned by volunteers that believe it is important to continue to serve. If you would like to become involved and are interested in assisting other retirees please contact an office near you.

Selfridge Area Council Needs Help

The Lower Michigan Area Retiree Council located at Selfridge ANGB is looking for retirees to serve on the council and volunteer at the Retiree Activities Office (RAO). The council has served the local retired community for over thirteen years by representing Michigan retirees and offering individual assistance at the RAO. The RAO is open Tuesday - Friday, 0900-1500. You can reach the office at 586-307-5580 or

4317. Membership in the council has declined in the past two years and it is becoming difficult for those dedicated volunteers to continue to keep the office open. If you reside in the local community and would like to become involved please contact the RAO during their office hours or contact the council Chairman, SSG Walter Melms, USAF Retired. You can reach Walter or his wonderful wife, Elsie, at 810-325-1273.



Fort McCoy Retiree Appreciation Day



Registration Form

September 2, 2005 ★ Bldg 905

0715-0750 Arrival of Retirees & Guests 0750-1200 Keynote Speaker & other briefings

1215-1315 Lunch

1200-1500 Benefits Fair, Bldg 1122, Rumple Fitness Center

Keynote Speaker: CAPT Bud Schneewies, USCG Ret Director. Personal Affairs, MOAA

Please complete and mail this registration early. Return before August 25, 2005

I will be having lunch: YES NO (Circle One) Lunch will be available at McCoy's for a reasonable price.

Mail Registration Form To:

Military Personnel Division ATTN: IMNW-MCY-CAM-M 2187 South J Street Fort McCoy, WI 54656

Additional information is available at 800-452-0923 or e-mail william.walters@emh2.mccoy.army.mil

Army Family Action Plan

The Fort McCoy fiscal year 2006 Army Family Action Plan (AFAP) Conference will be held October 26-27, 2005 at 905 South 11th Avenue, Fort McCoy.

The AFAP is a grass roots program that begins at the installation level and seeks input regarding quality of life concerns affecting well being of the Total Army Family. Army leadership recognizes the importance of the AFAP process as it has been instrumental in bringing about many changes that have improved Army lifestyle over the past twenty years.

Army Community Service (ACS) is seeking your input of quality of life concerns, as well as volunteers who would like to be part of the conference. Issue and Volunteer forms can be found in the ACS Schoolhouse at www.mccoymwr.com or by contacting the AFAP Program Manager, Ms. Ann Wermer at 608-388-2359.



Rock Island Arsenal Retiree Appreciation Day

Registration Form

October 29, 2005 * Post Restaurant, Bldg. 60

0700-0800 0800-1100 1100-1200 1200-1300

Arrival and Sign In & Informational Booths Keynote Speaker & other briefings

Informational Booths

Lunch

Keynote Speaker:

LTC Bill Pierce, USA Ret.

Deputy Director, Personal Affairs, MOAA

Please complete and mail this registration early. Return before October 19, 2005

Make Checks Payable to: Arsenal Club

Photo I.D. is required for ALL personnel to access the installation! Additional information is available by calling 563-322-4823.

Mail Registration Form, Including Checks To:

CW4 Jim McAtee, USA Ret 916 Belmont Ave Davenport, IA 52804

The Iowa Commission of Veteran Affairs Can Help

The lowa Commission of Veterans Affairs (ICVA) provides service for its military veterans who have served their country so well. The ICVA serves as an advocacy for veterans and works with the legislature to promote veterans benefits and offers a variety of options for assistance. The ICVA can help in obtaining vehicle license plates for veterans, educational assistance, grave stone markers and more. They also issue disabled veteran hunting and fishing licenses to eligible veterans.

To get more information on all of your veteran benefits, contact your County Veteran Service Office (CVSO). You can locate your CVSO in the telephone directory in the "Government Section". Additional information is available at www2.state.ia.us/icva or call the customer service office at 515-242-5659.



Duluth/Superior Retiree Appreciation Day

Registration Form

September 16, 2005 ★ Holiday Inn Hotel & Suites ★ 200 West 1st Street ★ Duluth, MN 55802

0730-0830 Registration & Coffee/Donuts/Welcome 0830-1230 Keynote Speaker & other briefings

1230-???? Informational Booths, ID Cards (If Available)

There is no registration fee and parking is free at the Holiday Inn ramp.

Keynote Speaker: CAPT Bud Schneewies, USCG Ret

Director. Personal Affairs, MOAA

Please register early. Please return this form before September 1, 2005

Name _____

Rank/Rate _____ Service ____

Address _____

Phone _____ E-Mail _____

Number Attending _____

Please mail your registration to:

Robert Gomes 6495 Tambren Lane Saginaw, MN 55779

Additional information is available by contacting Robert Gomes at 218-749-7110, in Minnesota at 800-450-9777 ext. 7110 or e-mail at Gomesr@co.st-louis.mn.us

Minnesota TREA Chapter

The Retired Enlisted Association (TREA) of Central Minnesota is looking for new members. TREA is open to enlisted retirees from all of the services and fights for the hard earned rights and benefits or retired military members. In existence for six years, Chapter 115, covers Minnesota from the lowa border to north of Saint Cloud and east to Eau Claire, WI. For information contact Mark Davidson at 952-884-6077.



Twin Cities Joint Military Services Retiree Appreciation Day

Registration Form

September 17, 2005 ★ Dakota Ballroom, Mystic Lake Casino-Hotel

2400 Mystic Lake Blvd. * Prior Lake, MN 55372 * 800-262-7799 or 952-445-9000

Advanced registration is required.

0730-0830 Registration and Refreshments 0840-1200 Keynote Speaker & Other Briefings 1200-1240 Lunch Break 1240-1700 Additional Briefings

Keynote Speaker: Representative Jim Ramstad

Please register early. Please return this form before August 31, 2005

Additional information is available by contacting the Air Force Retired Activities Office at 800-231-3517 (M-F, 1000-1400). Additional information is also available in the article, "Twin Cities RAD" included in this newsletter. (See Below)

Return with \$19.50 per person ASAP to:

Retired Activities Office
Navy & Marine Corps Reserve Center
6400 Bloomington Rd., Fort Snelling
St. Paul, MN 55111

The Twin Cities RAD

The Twin Cities Joint Services Retiree Appreciation Day will take place on Saturday, September 17, 2005 at Mystic Lake Casino-Hotel. Registration, including continental breakfast and refreshments begins at 0730. Representative Jim Ramstad (R-MN) will be the keynote speaker along with a host of other speakers presenting information on legislative updates, TRI-CARE, retiree dental, VA benefits, DFAS, JAG services, long term care and more. A daylong information fair is incorporated into this event.

This is an unfunded activity and such a registration fee of \$19.50 per person must be charged in advance to underwrite costs of continental breakfast, refreshments, lunch banquet, taxes, gratuities and use of ballrooms. Registrations (form included in this newsletter) and fees must be mailed to: Retired Activities Office, Navy & Marine Corps Reserve Center,

6400 Bloomington Road, Fort Snelling, Saint Paul, MN 55111 no later than August 31, 2005.

The Mystic Lake Casino-Hotel will be convenient for those wishing to stay overnight, either before or after the RAD. Hotel reservations at the reduced rate of \$89.00 must be made prior to August 24 by calling 800-262-7799 or online at www.mysticlake.com. The RAD rate must be requested. There are no parking fees and each RAD attendee will receive a \$5.00 coin coupon for use in the casino. Alcoholic beverages and firearms are not permitted anywhere on the premises.

There will be prize drawings including an opportunity to register for a grand prize, a vacation for two. The grand prize drawing will be drawn from ALL entries submitted from all locations participating nationally in 2005 RADs. The winner will be announced in November 2005.





ATTN: IMNW-MCY-CAM-M 2187 South J. Street Ft. McCoy, Wisconsin 54656-5150

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